AN INVITATION TO OLDER PEOPLE

THE CONSERVATIVE OLDER PEOPLE MANIFESTO 2010

WE'RE ALL IN THIS TOGETHER
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CONTENTS

Foreword by David Cameron 3

Executive summary 5

The change we need 6

Our plans to help older people 7

Labour's broken promises 9

1. Work and equality 11

2. More financial security 13

3. Health and independence 15

4. Family and community 17

The biggest generation in history is retiring. Millions of baby boomers are marching towards the age of sixty-five. That's an incredible change for our society – and let's be clear, that change is a positive one.

Of course, we need to ensure that all our pensioners grow old with the security that comes with a decent pension and the dignity that comes from care they can rely on. Paying for these when the public finances are already so tight will require some tough decisions. This manifesto sets out how we will do that.

But our ageing population presents us with a real opportunity too. This is a generation who have decades of experience, lots of wisdom and who can look forward to a long and healthy retirement. They have so much to offer. The challenge for us all is to tap into that resource.

For example, businesses need to recognise that many older people want to carry on working and make very good employees, so we need greater flexibility over part-time work and retirement. That way, our ageing population can continue contributing to our economy for years to come.

But I believe older people have a big role to play in our society too. The mission of the modern Conservative Party is to build the Big Society. And the values implicit in the Big Society – duty, responsibility, obligation – are ingrained in our older generations. Already so many retired people volunteer for their community, and I believe many more would like to in the years ahead. So our invitation to join our government, our policies for devolving power, our plans to create the Big Society, will reach out to them. There is no reason why older people cannot be the army of the Big Society and help bring new life to our communities.

Older generations are the ones who have made this country great. And I believe they have a big part to play in making it greater still.

BIG
SOCIETY
NOT BIG
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Executive summary

David Cameron has given the British people an 'invitation to join the government of Britain', a direct appeal to them to help us build a better future. We know that no government has all the answers, and that we will only solve the big problems we face if we all work together. That means encouraging everyone to pull together to help build a stronger economy, mend our broken society and strengthen their local communities. This is about creating a new sense of national purpose; recognising that however great our problems today, we are all in this together and that we can have great hope for the future.

We believe the experience of our older generation has a huge part to play in all this. They, more than anyone, understand that duty and service are values that make society stronger, more civil and more compassionate. They can see that the once-strong bonds of obligation and responsibility that used to bind society are now crumbling away because of the overwhelming influence of big government.

Labour talk too much about the 'threats' of our ageing society – rising pension costs, more pressure on the NHS and strain on the care system – treating ageing as a problem that is only storing up future burdens.

We see things differently. We look at the 21 million people aged over 50 in the UK and see real opportunities – for a bigger, more flexible workforce; for more grandparents playing an active role in bringing up the youngest generation. But even more than this, we believe that older people have the values, experience and ability to be at the vanguard of the army of activists who will help build the Big Society. So we embrace our ageing society and the possibilities it provides.

Of course, not all older people are fortunate enough to be active and in good health – especially towards the end of their lives – which is why we still need to introduce better protection for older people in crucial areas like health, pensions and social care. We owe a huge debt of gratitude to the older generation and we should be doing much more to ensure they live comfortable and healthy lives.

This manifesto shows older people how we will give them better services and more choice over their work and financial options. We will give older people many more opportunities to shape and improve the world around them, and protect them when they are vulnerable.

The change we need

All the pessimism over the 'challenge' of ageing today simply reflects the thinking of a Labour government that is stuck in the past. That is why Labour are proposing outdated state interventions, such as a 'death tax' on older people to fund their social care. What they do not understand is that a major reason for so much elderly isolation and vulnerability today is that once-strong communities are in decline, which in turn creates more acute health, protection and social care needs – it is a vicious cycle caused by top-down interference from big government.

Then there are the outdated practices and restrictions that hold older people back. Too many are forced to retire by employers' age limits, there is too little flexibility over pensions, too little choice over how public services are used, and older people have too little say in how their neighbourhoods are run, despite all their experience.

But the worst aspect of a society that fails to value its older citizens is the acute problems some face when they are at their most vulnerable. It is an absolute scandal that, in the 21st century, we have old people dying alone in the cold because they can no longer manage their heating costs. And that so many older people are afraid to go out in neighbourhoods they have lived in all their lives because of the level of violence and drink-fuelled disorder on our streets. And that tens of thousands of older people in care homes today have had their own homes forcibly sold to pay the fees.

These problems expose the failings of a Labour government that has not only broken its promises, but has seen life for older people get worse: 100,000 more in poverty since the last election; thousands forced to sell their homes each year to pay their care home fees; tens of thousands dying unnecessarily every year just because of cold weather. Our plan to tackle these issues goes hand in hand with positive ways of strengthening the role and inclusion of older people in society today, so that we can prevent the isolation and vulnerability that leads to these problems in the first place.

Our plans to help older people

Older people do not want government to treat them as a problem. As the main advocacy group for older people, Age UK, has said, older people should be playing a full and active role in society and want to help bring about the best for all generations – a stronger economy, safer communities, better public services. So this manifesto for older people illustrates the very clear choice we have at this election.

People can vote for five more years of a Labour government that has run out of the energy and ideas needed to tackle the huge problems our country faces. Or they can vote for real progressive change with Conservatives – who have the leadership, energy and values to build the stronger society and safer communities that older people want to see:

1. **Work and equality.** Work to stop discrimination against older people and introduce better support for older workers who lose their jobs, by:

- Looking at how to end the retirement age to promote fairness in the workplace.
- Scrapping the effective obligation to buy an annuity by age 75, to give people greater control over their finances.
- Providing specialist back-to-work support for the over 50s.

2. **Greater financial security.** Protect pensioners' benefits and create new forms of help to promote more independence and security, by:

- Protecting key benefits: the Winter Fuel Allowance, free bus passes, free TV licences and the pension credit. And unlike Labour, we will not scrap Attendance Allowance or Disability Living Allowance for the over 65s.
- Providing a better basic state pension by linking it to earnings in 2012.
- Freezing council tax for two years in partnership with local councils, saving a typical Band D pensioner household over £200 a year.
- Giving more help to lower fuel bills through a 'green deal', helping to tackle fuel poverty.

3. **Health and independence.** Health and social care that is fairer and more flexible, reducing the increasing isolation and vulnerability of elderly people, by:

- Protecting NHS spending so it has the resources it needs to meet people's rising expectations about the quality of care they should receive.
- Providing single budgets, combining social and health funding, to give older people direct control over the care they receive.
- Scrapping Labour's jobs tax, and using the £200 million a year this will save the NHS to create a Cancer Drugs Fund – making sure that everyone has access to the cancer drugs their doctors think will help them.
- Devolving public health budgets, so communities can spend money to prevent older people getting ill in the first place.
- Making sure that no-one is forced to sell their own home to pay their care home fees.
- Delivering better palliative care to people at the end of their lives.

4. **Family and community.** Greater recognition of the important role that older people and grandparents play in their communities, and more opportunities for older people to take a more active part in building a stronger, more family-friendly society, by:

- Getting older people involved in new programmes of civic action and volunteering, at the vanguard of a new army of activists who will help build the Big Society.
- Creating new powers for local communities to save community assets, like post offices, that are of great value to older people.
- Giving greater rights to grandparents after parental break-up or in cases where a child needs to be taken into care.

Labour's broken promises

Labour have made repeated promises to pensioners: they said no older person should be forced to sell their homes to fund their care; they said they would tackle pensioner poverty; and, when Gordon Brown became leader of the Labour Party, he explicitly pledged at their 2007 conference:

"I want to ensure, for all those who have served the community all their lives, respect, dignity and security in old age."

But the facts could not paint a more starkly different picture of the reality for older people today:

- Nearly a million older people want to work. Almost 900,000 people over 50 want a job. If they all found work, it would add around £30 billion annually to the UK economy.
- Older people forced to retire against their will. As the law stands, a British employer can dismiss a member of staff without redundancy payments on that person's 65th birthday. Last year, around 100,000 people were forced to retire at or after 65.
- Older people routinely discriminated against. Age discrimination is the most commonly reported form of prejudice: 23 per cent of adults experience it each year.
- Hit by rising costs. Older people on fixed incomes are especially prone to rising living costs. A third of the increase in the basic state pension has been eaten up by council tax rises for the typical single pensioner, and a quarter for pensioner couples.
- Older people living in fuel poverty. Almost one in three pensioner households now lives in fuel poverty, and there has been a four-fold increase in the numbers living in fuel poverty since 2004.
- Pensioner poverty up. There are 2 million pensioners in poverty today, a rise of 100,000 since the last election. Britain's older people are now more likely to be at risk of poverty than anywhere in Europe – apart from Bulgaria, Latvia, Cyprus and Estonia.
- Pensions undermined. One of Gordon Brown's first acts on becoming Chancellor in 1997 was to impose a tax on pensions of £5 billion a year. Labour's former social security minister, Frank Field MP, has admitted that Britain had one of the strongest pension systems in Europe when Labour took office, but that we now have one of the weakest.

- Fuel poverty among pensioners. Research shows that many older people are deliberately keeping the heating off because of the cost. But this can be disastrous: government figures show there were over 33,000 ‘excess winter deaths’ among old people in England and Wales in the last recorded year, an increase of 49 per cent on the previous year. This is a national disgrace.
- Elderly forced to sell their homes to pay for care. The latest evidence is that there are over 45,000 people in care homes who were forced to sell their homes to pay the fees, but there is no government support on offer and no affordable insurance option available.

1. Work and equality

We want older people to play a bigger role in our economy. It is wrong that so many are excluded from working and prevented from playing their full part in our economic recovery. We will look at how to remove outdated rules that prevent older people working, and introduce better support back into work for older workers who lose their jobs.

Supporting older workers

Age UK reported that age discrimination is the most common form of discrimination experienced by people in the UK. The problem lies in an outdated approach which says that once you reach 65, you somehow have to wind down and be pensioned off. We still have, for example, a 'default retirement age' enshrined in legislation which means workers can be forced out at age 65, regardless of their capability to actually continue doing the job.

This practice totally fails to reflect reality today. People want to retire when they feel ready, or when it is impractical to carry on, not when blanket rules dictate it. When people have saved all their lives for retirement, there are still rules in place that effectively say you have to buy an annuity with your pension savings by the age of 75, regardless of whether it is the right time to do so.

We want to do away with these arbitrary rules and give people more choice and control over when they work and when they retire. So we will:

- Look at how to abolish the default retirement age: We have agreed to removing this in principle, and want to work through the detail on how this can be achieved.
- Extend flexible working in the public sector: we want our government to lead from the front, so we will extend the right to request flexible working to all those in the public sector, recognising that this may need to be done in stages.
- Roll out flexible working for all employees in the UK: in the longer term, we want to extend the right to request flexible working to all, but only in the light of experience and after full consultation with business on how to do this in a way which is administratively simple and without burdening them with extra costs.

- Abolish the effective obligation to purchase an annuity: rewarding those who have saved for their retirement by ending the effective obligation to buy an annuity at age 75.

Helping older unemployed people back into jobs

Once older people lose their jobs it can be extremely hard for them to get back into the job market. We know, for example, that unemployed men over 50 only have a one in five chance of being in work two years later, and the chance of older men finding employment falls by a quarter for each year they are out of work.

At the centre of our plans to reform employment and welfare services is the Work Programme: a single service for everyone who is unemployed, which will offer more tailored specialist help for those people who find it hardest to get access to the jobs market. As part of the Work Programme we will:

- Give over 50s specialist back-to-work support: helping them to find the right job after redundancy or unemployment. Support will be delivered through private and voluntary sector providers, which will be rewarded on a payment by results basis for getting people into sustainable work.
- Provide extra training places: we will establish a Community Learning Fund, which will help older people restart their careers.

2. More financial security

Today we still have 2 million pensioners living in poverty. We will protect pensioners' benefits, increase the basic state pension, and provide extra help with living costs to help tackle rising fuel poverty.

Our pensioner pledge

First, we want to set the record straight. Labour are sending cynical and deceptive leaflets to pensioners' homes saying we would cut their benefits. This is an outright lie, and here it is in black and white: we will protect pensioners' benefits and concessions, and this includes:

- the Pension Credit;
- the Winter Fuel Allowance;
- free bus passes; and,
- free TV licences.

In addition, we will not scrap the Disability Living Allowance or the Attendance Allowance for the over 65s, as Labour are planning to do as part of their changes to social care.

More help with money

We want to put in place better protections so that the least well-off are supported and everyone has a stable base from which to plan their finances. So we will introduce responsible, targeted measures to ease the living costs older people face and tackle rising fuel poverty. We will:

- Increase the basic state pension: to help stop the spread of means-testing, we will restore the link between the basic state pension and average earnings, starting in 2012.
- Freeze council tax: we will work in partnership with councils in England to freeze council tax bills for two years by reducing spending on government advertising and consultants. This will provide £219 over two years in today's prices for a pensioner couple in a Band D home.
- Save on fuel bills: pensioners are very vulnerable to fuel poverty and winter deaths caused by cold homes – and they are more likely to be living in energy inefficient housing. So we will create a 'Green Deal', giving every home up to £6,500 worth of energy improvement measures – with more for hard-to-treat homes – paid for out of savings made on fuel bills over 25 years. This will help older people save, on average, an extra £20 a month from their fuel bills.

- Save up to £100 a year on utility bills: we will give Post Office Card Account (POCA) holders the chance to benefit from direct debit discounts. Many pensioners use their POCA to receive pensions and benefits, and we will ensure it can be used to pay utility bills by direct debit.

3. Health and independence

People are living longer and more active lives, but older people are still by far the biggest users of health and care services. We will increase health spending and make sure more of it goes to the frontline. We will give older people more control over their health and social care services, and make sure no older person is forced to sell their home to pay for residential care costs.

Promoting better health

Conservatives are the only party today committed to increasing funding for the NHS. But we need to go further to give older people the care they deserve. Last year, for example, 86,000 older people fell and fractured a hip, one in five of whom had to enter care homes permanently as a result. We should be working harder to prevent this, so we want to make health services more personal and prevention-focused to reduce the vulnerability of older people. We will:

- Provide extra support for public health: we will create separate public health funding to local communities, which will be accountable for – and paid according to – how successful they are in improving their residents' health. This money will be spent on preventative measures, like home adaptations, that stop older people getting ill in the first place.
- Give everyone access to a GP from 8am to 8pm, seven days a week: People want an NHS that is easy to access at any time of day or night. We will commission a 24/7 urgent care service in every area of England, including GP out of hours services, and ensure that every patient can access a GP in their area between 8am and 8pm, seven days a week.
- End the scandal of mixed-sex accommodation in hospitals: by increasing the number of single rooms in hospitals, as resources allow, helping the battle against infection and providing safety and privacy.
- Giving everyone access to the cancer drugs they need: NHS patients rightly expect to be among the first in the world to access effective treatments, but under Labour they are among the last. Using money saved by the NHS through our pledge to stop Labour's jobs tax, we will create a Cancer Drug Fund to enable patients to access the cancer drugs that their doctors think will help them.

- Better access to drugs. We will introduce a payment by results system for drugs. Any drug that is clinically beneficial and recommended by a doctor will be made available to those with Alzheimer's and other age-related conditions.
- Dementia a priority in research and development. Labour's funding of dementia research has halved in five years, but the number of sufferers is predicted to double within a generation. We will give dementia research - including into Alzheimer's - greater priority within NHS and Medical Research Council funding.

A fairer system with more control and choice over care

We want to give people more control over how their health needs are met, and a more sustainable system of elderly care. We will:

- Give older people single budgets for care: where possible we want to devolve control over health budgets to the lowest possible level, so people have more control over their health needs. For people with a chronic illness or a long-term condition, we will provide access to a single budget that combines their health and social care funding, which they can tailor to their own needs.
- Ensure no-one is forced to sell their home to pay for their care: we reject Labour's plans for a compulsory 'death tax' on everyone to pay for social care, regardless of their needs. We want to create a system which is based on choice and which rewards the hundreds of thousands of people who care for an elderly relative full-time. So we will allow anyone to protect their home from being sold to fund residential care costs by paying a one-off insurance premium that is entirely voluntary. Independent experts suggest this should cost around £8,000.
- Support people to receive care in their own homes: we will support older people to live independently at home and have access to the personal care they need. We will work to design a system where people can top up their premium – also voluntarily – to cover the costs of receiving care in their own home.
- Support people's choices of end-of-life care: we will improve palliative care by introducing a new per-patient funding system for all hospices and other providers of palliative care, so that people can receive this care in the setting of their choice.

4. Family and community

We need greater recognition of the important role older people and grandparents play in our country. Older people should be at the forefront of our attempts to build the Big Society. We will give them more rights and more opportunities to take a more active part in building the stronger, more family-friendly society we all want to see. We are inviting older people to take a lead role in our efforts to build a better Britain.

Older people building the Big Society

Our vision for tackling the huge economic and social problems we see in Britain today is not to carry on relying on the state for all the answers – we know that fails. In place of big government we want to create the Big Society: people coming together with a new sense of national purpose to tackle our problems at their root. It is a modern vision of broadening that sense of national and community pride that older people hold dear – one that cherishes values like duty, service and mutual obligation. That is why we have set out plans to help these values be spread more widely through a new non-military National Citizen Service.

Many older people already give their time to community activities and voluntary work, and we want to make a special invitation to all our older citizens, to bring their experience and community spirit into the new opportunities we are creating for civic action. Older people can be at the vanguard of the army of activists that helps us build the Big Society. We will:

- Create a new cadre of community organisers to help rebuild our communities: our ambition is for every adult in the country to be a member of an active neighbourhood group. We will stimulate the creation and development of neighbourhood groups, which can take action to improve their local area. We will use Cabinet Office budgets to fund the training of independent community organisers to help people establish and run neighbourhood groups, and provide neighbourhood grants to the UK's poorest areas to ensure they play a leading role in the rebuilding of civic society. We expect that older people will want to play a leading role in mending our broken society.
- Establish a Big Society Day to support community action: we will launch an annual Big Society Day to celebrate the work of neighbourhood groups and encourage more people to take part in social action.

- Give people more control over how their communities are run: for example, we will enable parents and grandparents to start new schools, give neighbourhoods greater control of the planning system, and enable residents to hold the police to account in neighbourhood beat meetings.
- Empower people to save vital local services: under Labour key community services like post offices and parks have been closed in the name of rationalisation. Our new 'community right to buy' scheme will give local people the power to protect any community assets that are threatened with closure. In addition, we will give people a 'right to bid' to run any community service instead of the state if they think they can do it better.

Rights for grandparents

Our plans to support the role of older people in helping to strengthen families, and to encourage them to share their experience to strengthen our communities, are crucial to achieving our vision of a Britain that is more family friendly, more responsible and more inclusive.

Grandparents play an immensely important role in bringing up children – they provide huge amounts of childcare today – and their numbers will swell as our population ages. But current rules can mean their crucial role is overlooked when families break up or in cases where children need to be taken into care. The system has its priorities all wrong. We will:

- Reform family law to provide greater access rights to grandparents when families break up.
- Promote custody rights for grandparents where children are taken into care. Grandparents should be one of the first ports of call when a child needs to be taken into care, but at the moment they are not treated any differently. We will change that, so where it is appropriate children can be placed with their grandparents.

Promoted by Alan Mabbutt on behalf of the Conservative Party both of 30 Millbank, London SW1P 4DP
& printed by Copyprint UK Ltd, West Block, Westminster Business Square, Durham Street, London SE11 5JH.